

IN THE ABSTRACT OF THE DISCLOSURE:

Please delete the Abstract of the Disclosure and  
please substitute therefor the new Abstract of the Disclosure  
which is attached hereto on a separate sheet.

ABSTRACT OF THE DISCLOSURE

An apparatus, including a first processing device which generates a first message containing information regarding a transaction on an account holder's account as the transaction is occurring, a transmitter for transmitting the first message to a first communication device associated with the account holder after the transaction has started but before the transaction has ended, and a memory device for storing, for each of a plurality of accounts associated with the account holder, information regarding at least one completed transaction on each of at least two accounts of the plurality of accounts. The first processing device or a second processing device processes information regarding a request for information regarding at least one completed transaction, and generates a second message in response to the request. The second message is transmitted to the first communication device or to the second communication device on or over the Internet or World Wide Web.